

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:)
HOLY, LOENA MARION) CASE NO. 99-91310
)
) CHAPTER 7
DEBTOR(S))

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND REPORT OF PROPOSED DISTRIBUTION**

Stephen J. Zayler, the Trustee of the estate of the above-named Debtor(s), certifies under penalty of perjury, to the Court and the United States Trustee, that the trustee has faithfully and properly fulfilled the duties of his office, that the Trustee has examined all proofs of claims as appropriate in preparation for the proposed distribution, and that the proposed distribution attached herewith is proper and consistent with the law and rules of the court. The Trustee hereby applies for commission and expenses set forth herein and states that they are reasonable and proper.

I hereby authorize the Office of the United States Trustee to file by electronic means this Trustee's Final Report, Application for Compensation and Report of Proposed Distribution on my behalf, and I agree and acknowledge that the designation of my signature on this document, once filed, constitutes my valid signature for the purposes of 11 U.S.C. §704(9) and Fed. R. Bankr. Pro. 9011.

Therefore, the Trustee respectfully requests that the Final Report, Application for Compensation, and Report of Proposed Distribution be approved.

DATE: January 12, 2004

/s/ Stephen J. Zayler

Stephen J. Zayler
Trustee

REVIEWED BY THE UNITED STATES TRUSTEE:

I have reviewed the Trustee's Final Report, Application for Compensation, and Report of Proposed Distribution.

United States Trustee

Date: _____

By: _____

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:)	
HOLY, LOENA MARION)	CASE NO. 99-91310
)	
)	CHAPTER 7
DEBTOR(S))	

**TRUSTEE'S FINAL REPORT, APPLICATION FOR COMPENSATION
AND APPLICATION TO CLOSE CASE AND DISCHARGE TRUSTEE**

The Trustee of the estate presents the following final report:

1. The Trustee applies for commissions and expenses set forth herein: That they are reasonable and proper; that in the course of the performance of duties, the Trustee has advanced monies from personal funds for expenses, and that the Trustee has not been reimbursed or indemnified.
2. The Trustee submits Schedule F as a summary of the assets and an estate property record. Any property scheduled under 11 U.S.C. Sec. 521(1) and not administered shall be deemed abandoned pursuant to 11 U.S.C. Sec. 554(c).
3. The Trustee has reduced all assets of this estate to cash or otherwise lawfully disposed of them, and the estate is ready to be closed.
4. The Trustee submits Schedule A as the account of estate cash receipts and disbursements.
5. There is no agreement or understanding between the Trustee and any other person for a division of the compensation sought by this application except as permitted by the Bankruptcy Code.
6. The Trustee requests approval of this final report.
7. The Trustee has examined each and every claim filed and noted his approval of claims as filed, or he has filed objections to allowance or requests for reclassification.
8. The Trustee further requests that after final distribution of all monies in accordance with the Trustee's Report of Final Distribution, and upon filing of A Supplemental Final Report and Account and certification by the U.S. Trustee the trustee be discharged from office and that the case be closed.

I declare under penalty of perjury that this Report and attached Schedules are true and correct to the best of my knowledge and belief.

Dated: January 12, 2004

/s/ Stephen J. Zayler

Stephen J. Zayler Trustee

SCHEDULE A-1

FINAL ACCOUNT AS OF January 12, 2004

A. RECEIPTS		\$7,899.26
B. DISBURSEMENTS		
(1) Secured creditors	0.00	
(2) Administrative	0.00	
(3) Priority	0.00	
(4) Other	0.00	
TOTAL DISBURSEMENTS		\$0.00
		<hr/>
BALANCE OF FUNDS		\$7,899.26

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 1

Case No: 99-91310 BP9 Judge: BILL PARKER
Case Name: HOLY, LOENA MARION

Trustee Name: Stephen J. Zayler
Date Filed (f) or Converted (c): 08/06/99 (f)
341(a) Meeting Date: 09/02/99
Claims Bar Date: 12/08/99

For Period Ending: 01/12/04

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	48,000.00	0.00	DA	0.00	FA
2. CKG. & SAV. ACCT.	300.00	300.00		0.00	FA
3. HOUSEHOLD GOODS	3,000.00	0.00		0.00	FA
4. WEARING APPAREL	1,000.00	0.00		0.00	FA
5. JEWELRY	1,000.00	0.00		0.00	FA
6. FIREARMS	200.00	0.00		0.00	FA
7. TIME CERTIFICATE OF DEPOSIT	7,899.00	7,899.00		7,899.05	FA
8. 1992 FORD PICKUP	5,000.00	0.00		0.00	FA
9. Post-Petition Interest Deposits (u)	Unknown	N/A		0.21	Unknown

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$ 66,399.00	\$ 8,199.00	\$ 7,899.26	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 03/30/04

Current Projected Date of Final Report (TFR): 03/30/04

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1

Case No: 99-91310 BP9
Case Name: HOLY, LOENA MARION

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: *****2866 Checking - Non Interest

Taxpayer ID No: *****1865
For Period Ending: 01/12/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account Balance (\$)
01/12/04		Transfer from Acct #*****2811	BALANCE FORWARD Transfer In From MMA Account	7,899.26		0.00 7,899.26

COLUMN TOTALS	7,899.26	0.00	7,899.26
Less: Bank Transfers	<u>7,899.26</u>	<u>0.00</u>	
Subtotal	0.00	0.00	
Less: Payments to Debtors	<u>0.00</u>	<u>0.00</u>	
Net	0.00	0.00	

Page Subtotals 7,899.26 0.00

FORM 2

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2

Case No: 99-91310 BP9
Case Name: HOLY, LOENA MARION

Trustee Name: Stephen J. Zayler
Bank Name: BANK OF AMERICA
Account Number: *****2811 Money Market - Interest Bearing

Taxpayer ID No: *****1865
For Period Ending: 01/12/04

Blanket Bond (per case limit): \$ 300,000.00
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Deposits (\$)	Disbursements (\$)	Account Balance (\$)
12/28/03	7	FIRST NATIONAL BANK OF AMERICA	BALANCE FORWARD			0.00
01/12/04	9	BANK OF AMERICA	FUNDS FROM CERTIFICATE OF DEPOSIT	7,899.05		7,899.05
01/12/04		Transfer to Acct #*****2866	INTEREST REC'D FROM BANK	0.21		7,899.26
			Final Posting Transfer		7,899.26	0.00

COLUMN TOTALS 7,899.26 7,899.26 0.00

Less: Bank Transfers 0.00 7,899.26

Subtotal 7,899.26 0.00

Less: Payments to Debtors 0.00

Net 7,899.26 0.00

TOTAL - ALL ACCOUNTS NET DEPOSITS NET DISBURSEMENTS ACCOUNT BALANCE

Checking - Non Interest - 3752492866 0.00 0.00 7,899.26

Money Market - Interest Bearing - 3752492811 7,899.26 0.00 0.00

7,899.26 0.00 7,899.26

Page Subtotals 7,899.26 7,899.26

SCHEDULE B

APPLICATION FOR COMPENSATION

COMPUTATION OF COMMISSIONS

Receipts	\$7,899.26	25% of First \$5,000	\$0.00
Less	-\$5,000	(\$1,250.00 Max)	
Balance	\$2,899.26	10% of Next \$45,000	\$0.00
Less	-\$45,000	(\$4,500.00 Max)	
Balance	\$0.00	5% of Next \$950,000	\$0.00
Less	-\$950,000	(\$47,500.00 Max)	
Balance	\$0.00	3% of Balance	\$0.00

TOTAL COMPENSATION REQUESTED \$1,539.93

TRUSTEE EXPENSES:

Premium on Trustee's Bond	\$0.00
Travel (0.00 at 0.00cents per mile)	\$0.00
Copies (72.00 page at 0.25 cents per copy)	\$18.00
Postage	\$11.48
Telephone Charges	\$4.00
Clerical/Secretarial (3.60 at 15.00 per hour)	\$54.00
Paralegal/Assistance (0.80 at 50.00 per hour)	\$40.00
Supplies/Stationary	\$0.30
Distribution Expenses	\$0.00
Miscellaneous	\$0.00

TOTAL EXPENSES \$127.78

Records : Trustee did not take possession of
business or personal records of Debtor.

X

Notice given debtor on
to pick up business or personal records
in hands of Trustee.

Compensation and Expenses Worksheet

Case Number: 99-91310 BP9

Debtor: HOLY, LOENA MARION

1. COMPUTATION OF COMPENSATION

Total disbursements to other than the debtor are:

Pursuant to 11 U.S.C. § 326, compensation is computed as follows:				\$7,899.26
		\$7,899.26	25% of First \$5,000	\$1,250.00
Less -		\$5,000.00	(\$1,250 Maximum)	
Balance		\$2,899.26	10% of Next \$45,000	\$289.93
Less -		\$2,899.26	(\$4,500 Maximum)	
Balance		\$0.00	5% of Next \$950,000	\$0.00
Less -		\$0.00	(\$47,500 Maximum)	
Balance		\$0.00	3% of Balance	\$0.00
TOTAL COMPENSATION CALCULATED:				\$1,539.93
Less Previously Paid Compensation:				\$0.00
TOTAL COMPENSATION REQUESTED:				\$1,539.93

2. TRUSTEE EXPENSES

The Trustee has incurred the following expenses:

10/07/99	COPY: Photocopy/Duplication Expense 1 page @ 0.2500 / page	\$0.25
10/08/99	COPY: Photocopy/Duplication Expense 2 pages @ 0.2500 / page	\$0.50
10/08/99	POST: Postage 1 each @ 0.3300 / each	\$0.33
10/27/99	COPY: Photocopy/Duplication Expense 2 pages @ 0.2500 / page	\$0.50
10/27/99	POST: Postage 1 each @ 0.3300 / each	\$0.33
04/28/00	COPY: Photocopy/Duplication Expense 1 page @ 0.2500 / page	\$0.25
04/28/00	POST: Postage 1 each @ 0.3300 / each	\$0.33
10/25/01	COPY: Photocopy/Duplication Expense 2 pages @ 0.2500 / page	\$0.50
11/13/01	COPY: Photocopy/Duplication Expense 39 pages @ 0.2500 / page	\$9.75
11/13/01	POST: Postage 1 each @ 0.6800 / each	\$0.68
11/05/03	COPY: Photocopy/Duplication Expense 5 pages @ 0.2500 / page	\$1.25
11/06/03	COPY: Photocopy/Duplication Expense 1 page @ 0.2500 / page	\$0.25
11/06/03	POST: Postage 1 each @ 0.3700 / each	\$0.37
12/01/03	PHONE: Telephone Expense 1 @ 1.0000 517-337-1373	\$1.00
12/01/03	PHONE: Telephone Expense 1 @ 2.0000	\$2.00

Compensation and Expenses Worksheet

Case Number: 99-91310 BP9

Debtor: HOLY, LOENA MARION

517-337-1373

12/03/03	COPY: Photocopy/Duplication Expense 3 pages @ 0.2500 / page	\$0.75
12/03/03	PHONE: Telephone Expense 1 @ 1.0000	\$1.00
	517-337-1373	
12/03/03	POST: Postage 1 each @ 4.4200 / each	\$4.42
01/06/04	COPY: Photocopy/Duplication Expense 14 pages @ 0.2500 / page	\$3.50
01/09/04	COPY: Photocopy/Duplication Expense 2 pages @ 0.2500 / page	\$0.50
01/09/04	PARA: Paralegal Expense 0.8 @ 50.0000	\$40.00
01/09/04	POST: Postage 1 each @ 0.3700 / each	\$0.37
01/09/04	POST: Postage 1 each @ 4.6500 / each	\$4.65
01/09/04	SEC: Secretarial Expense 3.6 @ 15.0000	\$54.00
01/09/04	SUPPLY: Supplies & Stationery 3 @ 0.1000	\$0.30
	MANILLA FOLDERS	

Expense Summary

COPY: Photocopy/Duplication Expense 72 pages @ 0.25 / page	\$18.00
PARA: Paralegal Expense 0.8 @ 50.00	\$40.00
PHONE: Telephone Expense 2 @ 1.00	\$2.00
PHONE: Telephone Expense 1 @ 2.00	\$2.00
POST: Postage 3 each @ 0.33 / each	\$0.99
POST: Postage 2 each @ 0.37 / each	\$0.74
POST: Postage 1 each @ 0.68 / each	\$0.68
POST: Postage 1 each @ 4.42 / each	\$4.42
POST: Postage 1 each @ 4.65 / each	\$4.65
SEC: Secretarial Expense 3.6 @ 15.00	\$54.00
SUPPLY: Supplies & Stationery 3 @ 0.10	\$0.30

TOTAL EXPENSES CALCULATED:	\$127.78
Less Previously Paid Expenses:	\$0.00

TOTAL EXPENSES REQUESTED:	\$127.78
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TOTAL EXPENSES AND COMPENSATION REQUESTED:	\$1,667.71
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DATED: 01/12/04

/s/ Stephen J. Zayler

Compensation and Expenses Worksheet

Case Number: 99-91310 BP9

Debtor: HOLY, LOENA MARION

SIGNED _____ **TRUSTEE: Stephen J. Zayler**

P. O. Box 150743

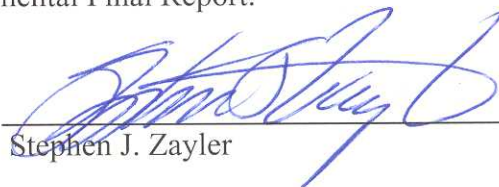
Lufkin, TX 75915-0743

THE STATE OF TEXAS)

COUNTY OF)

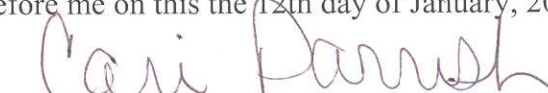
BEFORE ME, the undersigned authority on this date personally appeared Stephen J. Zayler, and under oath stated the following:

"I, Stephen J. Zayler, am the duly appointed Trustee in the Leona Marion Holy bankruptcy proceeding. I am hereby making application for the maximum amount of Trustee fees, as it is my opinion that the maximum amount was earned by me in carrying out my duties as Trustee. I held the 341a meeting, collected funds from certificate of deposit, and had numerous conferences and correspondence with the debtor, and the debtors' attorney. Further, I performed all other numerous duties of a Trustee, including, but not limited to, preparing Trustee's Final Report, will make disbursements and will prepare the Supplemental Final Report.

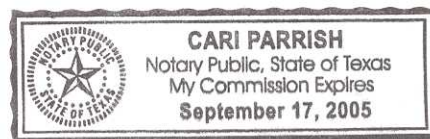


Stephen J. Zayler

SWORN TO AND SUBSCRIBED TO before me on this the 12th day of January, 2004.



NOTARY PUBLIC, THE STATE OF TEXAS



ITEMIZATION OF SECRETARIAL AND CLERICAL TIME

November 12, 1999 - Load assets, lien, and exemption information;
(RA - .70)

October 2, 2000 - Load Claim information;
(CP - .30)

December 28, 2003 - Open bank account and load bank account information;
(CP - .20)

December 28, 2003 - Prepare W-9 Form;
(CP - .10)

December 28, 2003 - Prepare deposit, post, and transmit;
(CP - .20)

December 29, 2003 - Request Court Costs;
(CP - .10)

January 13, 2004 - Reconcile Bank Statement;
(MR - .10)

January 14, 2004 - Compile Trustee's Final Report for Submission to U. S.
Trustee;
(CP - .30)

January 14, 2004 - Transfer funds from MMA to checking account at Bank of
America and post accrued interest;
(CP - .20)

RECAP OF SECRETARIAL & CLERICAL TIME:

CARI PARRISH	-	3.00 hrs. @ \$15.00/per hr.	=	45.00
MILLIE REEVES	-	0.60 hrs. @ \$15.00/per hr.	=	9.00

				<hr/>
TOTAL:		3.60 hrs. @ \$15.00/per hr.	=	\$ 54.00

ITEMIZATION OF PARALEGAL TIME

November 9, 2001 - Prepare Motion to Employ Attorney for Trustee along with
its proposed Order;
(MR - .60)

November 9, 2001 - Prepare Affidavit of Proposed Attorney;
(MR - .20)

RECAP OF PARALEGAL TIME:

MILLIE REEVES (MR) - 0.80 hrs. @ \$50.00/per hr. = \$ 40.00

TOTAL 0.80 hrs. @ \$50.00/per hr. = \$ 40.00

Millie Lowry Buck

Employed by the Trustee February 1989. Formerly employed by an attorney, but had no bankruptcy experience prior to coming to work for the Trustee. Left Trustee's employment in August, 1990 to raise family and returned to work for the Trustee in January, 2001. During the time that she was off raising a family, she occasionally worked for her former husband, who was an attorney.

Her duties include assisting in the set-up of files, filing, occasionally preparing receipts of checks, assisting in the mailing of notices, assisting in posting to ledger and reconciling bank statements, occasionally preparing deposits for mailing to Bank of America by Airborne Express, preparation of general correspondence and answering various telephone calls between the Trustee and interested parties regarding routine questions, verifying receipts against bank statements, assisting in the copying and mailing of notices, pleadings and general correspondence, preparation of objections to claims, preparation of various pleadings, and assisting in the preparation of semi-annual reports.

ITEMIZATION OF TRUSTEE TIME

September 28, 1998 - Check yellow pages on internet to attempt to locate First National Bank of America;

(SJZ - .20)

September 28, 1998 - Call various 1st National Bank's to attempt to locate where CD originated;

(SJZ - .20)

September 28, 1998 - Telephone conference with Johnna at W. David Stephens office for more information on CD;

(SJZ - .20)

September 28, 1998 - Telephone conference with Toni at First National Bank of East Lansing, Michigan as to information on CD;

(SJZ - .20)

September 28, 1998 - Additional conference with Toni regarding her legal department said cannot redeem early and discuss with Trustee

August 6, 1999 - Initial review of Schedules and Statement of Financial Affairs;

(SJZ - .20)

September 28, 1998 - Prepare proceeding memo to file as to information on CD;

(SJZ - .10)

September 28, 1998 - Telephone conference with Sam Baker regarding bank's position on CD;

(SJZ - .10)

September 29, 1998 - Telephone conference with Sam at U.S. Trustee office regarding non-negotiable CD;

(SJZ - .10)

September 29, 1998 - Prepare memo to file as to CD;

(SJZ - .10)

August 9, 1999 - Receipt of Notice of Appointment;

(SJZ - .10)

August 11, 1999 - Receipt and review of Notice of 341a meeting;

(SJZ - .10)

September 1, 1999 - Review file prior to conducting 341a hearing;

(SJZ - .20)

September 1, 1999 - Prepare sign-in sheet;

(SJZ - .20)

September 2, 1999 - Conduct 341a Hearing;

(SJZ - .10)

September 2, 1999 - Prepare Proceeding Memo;

(SJZ - .10)

September 3, 1999 - Review of typed proceeding memo and execute same;

(SJZ - .10)

September 3, 1999 - Correspondence to Court transmitting proceeding memo and execute same;

(SJZ - .20)

September 7, 1999 -Conference with Trustee regarding results and 341a hearing and possible assets;
(SJZ - .10)

September 7, 1999 - Receipt of and list Notice of Appearance of Craig Denum for first State Bank of Livingston;
(SJZ - .10)

September 9, 1999 - Receive and calendar bar date;
(SJZ - .10)

October 7, 1999 - Prepare letter to First National Bank of America advising of bankruptcy and inquiring as to how time of CD originated;
(SJZ - .20)

October 7, 1999 - Organize File;
(SJZ - .10)

October 12, 1999 - Prepare Form 1 and Form 2;
(SJZ - .30)

October 18, 1999 - Receive and review correspondence from 1st National Bank of America regarding additional information on max cash certification of deposit;
(SJZ - .10)

October 18, 1999 - Receive and review correspondence from 1st National Bank of America regarding information on CD;
(SJZ - .10)

October 27, 1999 - Prepare letter to 1st National Acceptance Company regarding information on CD and advise them of filing;
(SJZ - .20)

November 5, 1999 - Receive and review Order Discharging Debtor;
(SJZ - .10)

November 9, 1999 - Receive and review Response from 1st national Acceptance Co. to Trustee's Request for additional information on Max Cash CD;
(SJZ - .10)

April 9, 2000 - Prepare Form 1 & Form 2;
(SJZ - .30)

May 24, 2000 - Receive and review e-mail from Tim O'Neal;
(SJZ - .10)

July 10, 2000 - Receive and review correspondence from Court regarding closing case and reply;
(SJZ - .10)

October 3, 2000 - Prepare Form 1 and Form 2;
(SJZ - .30)

April 10, 2001 - Prepare Form 1 and Form 2;
(SJZ - .30)

October 22, 2001 - Prepare Form 1 and Form 2;
(SJZ - .30)

November 13, 2001 - Review and execute Motion to Employ Attorney;
(SJZ - .10)

November 29, 2001 - Receive and review Order to Employ Attorney;
(SJZ - .10)

April 16, 2002 - Prepare Form 1 and Form 2;
(SJZ - .30)

December 1, 2003 - Telephone call with Sherry at First National Acceptance Company regarding CD;
(SJZ - .10)

December 1, 2003 - Telephone call with Pam at First National Acceptance Company regarding CD is in SZ possession;
(SJZ - .10)

December 3, 2002 - Telephone conference with Sherry regarding CD;
(SJZ - .10)

December 3, 2002 - Prepare letter to Sheri at First National Acceptance Company regarding payment of attached certificate of deposit;
(SJZ - .20)

December 28, 2003 - Correspondence to NationsBank transmitting deposit, notice of appointment, W-9 Form and execute;
(SJZ - .30)

December 28, 2003 - Review of W-9 for NationsBank and execute same;
(SJZ - .10)

December 28, 2003 - Review of deposit and initial deposit;
(SJZ - .10)

December 30, 2003 - Receive and review bank stamped deposit slip;
(SJZ - .10)

January 13, 2004 - Receipt of and review bank statement;
(SJZ - .10)

TOTAL ITEMIZED TRUSTEE TIME: 7.20 hrs.

Additional Trustee time to be incurred:

Evaluation of case for administration and disposition of assets;

Continuous monitor of case administration;

Preparation of disbursement checks to creditors and Trustee fees and expenses;

Preparation of dividend letter to creditors;

Review additional bank statements;

Preparation of additional Form 1's and 2's as necessary;

Preparation of Trustee's Supplemental Final Report.

SCHEDULE C
EXPENSES OF ADMINISTRATION

	(1) Amount Claimed	(2) Amount Allowed	(3) Previously Paid	(4) Due
1. 11 U.S.C. Sec. 507(a)(1) Court Costs and Fees	0.00	0.00	0.00	0.00
2. 11 U.S.C. Sec. 503(b)(1)(a) Preservation of Estate	0.00	0.00	0.00	0.00
3. 11 U.S.C. Sec. 503(b)(2) Post-Petition taxes and related penalties	0.00	0.00	0.00	0.00
4. 11 U.S.C. Sec. 503(b)(2) Compensation and Reimbursements				
A. Trustee - Compensation	0.00	0.00	0.00	0.00
B. Trustee - Expense	0.00	0.00	0.00	0.00
BkMk3				
5. Court Special Charges (Excess Notices)	0.00	0.00	0.00	0.00
6. United States Trustee Fees	0.00	0.00	0.00	0.00
BkMk6				
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

In Re:

Bankruptcy Case: Chapter 7

Loena Marion Holy

Debtor(s):

RII,T, OF COURT COSTS

TO:

Stephen Zayler
123 E. Lufkin Avenue PO Box 150743
Lufkin, TX 75915-0743

Notice is hereby given that court costs (and deferred adversary filing fees, if applicable) are now due pursuant to 28 USC Section 1930, in the above case in the amount of
SO (Total Amount)

These costs are **itemized** as follows

NOTICES

\$0.25 per notice in excess of 50 notices mailed prior to 1/1/87. -

99-91310 **bp**

\$0.50 per notice for all notices mailed after to 1/1/87.

so (Prior to 1/1/87)

\$0 (After 1/1/87)

NOTE: For Chapter 7 cases filed after 12/1/92, there will be NO NOTICE FEES. (Do Not Bill for \$0.50 per notice)

NOTE: For all other Chapters filed after 1/1/98, there will be NO NOTICE FEES. (Do Not Bill for \$0.50 per notice)

PROCESSING CLAIMS

NOTE: The fee of \$0.25 for clerical processing of each claim in excess of 10¢ in cases filed under the Act or Code has been eliminated

OFFERED ADVERSARY FILING FEES

O(Deferred Adversaries) Chapter 7 Adversary Proceeding(s) filed @ \$120.00/\$150.00 each. \$0

TOTAL AMOUNT DUE

\$0

Check to be made payable to Clerk, u.s. Bankruptcy Court

Date: **January 12, 2004**

JAMES D. TOKOPH Clerk of Court

BY: Sharon Roccaforte

Deputy Clerk

SCHEDULE D

SECURED CLAIMS

Claim no.	Amount Claimed	Amount Not Determined	Amount Allowed	Previously Paid	Due
TOTALS	0.00		0.00	0.00	0.00

IDENTIFICATION OF SECURED PARTIES AFFECTED:

Claim No. Name of Creditor

Claim No. Name of Creditor

SCHEDULE E

PRIORITY CLAIMS OTHER THAN ADMINISTRATIVE EXPENSES IN THE FOLLOWING ORDER OF PRIORITY

	(1) Amount Claimed	(2) Amount Allowed	(3) Amount Paid	(4) Due
1. For Credit extended - Sec. 364(e)(1)	0.00	0.00	0.00	0.00
2. Claims from failure of adequate protection - Sec. 307(a)(b)	0.00	0.00	0.00	0.00
3. "Gap Claims" - Sec. 507(a)(2)	0.00	0.00	0.00	0.00
4. Wages, etc. - Sec. 507(a)(3)	0.00	0.00	0.00	0.00
5. Contributions to benefit plans - Sec. 507(a)(4)	0.00	0.00	0.00	0.00
6. Consumer deposits - Sec. 507(a)(6)	0.00	0.00	0.00	0.00
7. Taxes - Sec. 507(a)(7)	0.00	0.00	0.00	0.00
8. Other (No Basis):	0.00	0.00	0.00	0.00
TOTALS:	\$0.00	\$0.00	\$0.00	\$0.00

SCHEDULE E

PARTIES AFFECTED:

Priority No. Name of Creditor		Priority No. Name of Creditor		
FILED UNSECURED CLAIMS TOTAL:	9,213.73	9,213.73	0.00	9,213.73
SUBORDINATED UNSECURED CLAIMS TOTAL:	0.00	0.00	0.00	0.00

EXHIBIT A
ANALYSIS OF CLAIMS REGISTER

Case Number: 99-91310

Page 1

Date: January 12, 2004

Debtor Name: HOLY, LOENA MARION

Claim Number Sequence

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
1 070 UC	HOUSEHOLD CREDIT SERVICES 1111 TOWN CENTER DRIVE LAS VEGAS, NV 89134	Unsecured		\$9,213.73	\$0.00	\$9,213.73
Case Totals:				\$9,213.73	\$0.00	\$9,213.73

Code #: Trustee's Claim Number, Priority Code, Claim Type

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
LUFKIN DIVISION

IN RE:)	
HOLY, LOENA MARION)	CASE NO. 99-91310
)	
)	CHAPTER 7
DEBTOR(S))	

TRUSTEE'S REPORT OF
PROPOSED FINAL DISTRIBUTIONS

The undersigned trustee of the estate hereby submits to the Court and to the United States Trustee this Report of Proposed Final Distributions.

1. The Court has entered orders which have become final, and which dispose of all objections to claims, all objections to the trustee's Final Report, all applications for compensation, and all other matters which must be determined by the Court before final distribution can be made.

2. The trustee proposes to make final distribution of the funds of the estate as follows, and will make such distribution unless written objection thereto is made, filed and served on the trustee and on the United States trustee.

1. BALANCE ON HAND	\$7,899.26
2. ADMINISTRATIVE EXPENSES TO BE PAID * (note)	\$1,667.71
3. SECURED CLAIMS TO BE PAID * (note)	\$0.00
4. PRIORITY CLAIMS TO BE PAID * (note)	\$0.00
5. UNSECURED CLAIMS TO BE PAID * (note)	\$6,231.55
6. OTHER DISTRIBUTIONS TO BE PAID * (note)	\$0.00
7. TOTAL DISTRIBUTIONS TO BE MADE (Sum of lines 2 through 6)	\$7,899.26
8. ZERO BALANCE AFTER ALL DISTRIBUTIONS (Line 1 less line 7)	\$0.00

* (See attached schedule of payees and amounts)

/s/ Stephen J. Zayler (Trustee)
Stephen J. Zayler

PROPOSED DISTRIBUTION

Case Number: 99-91310 BP9
Debtor Name: HOLY, LOENA MARION

Page 1

Date: January 12, 2004

Claim #	Payee Name	Class	Priority	Amount	Paid to Date	Claim Balance	Proposed Pymt	Funds Remaining
Beginning Balance								\$7,899.26
	Stephen J. Zayler COMPENSATION	Admin		\$1,539.93	\$0.00	\$1,539.93	\$1,539.93	\$6,359.33
	Stephen J. Zayler EXPENSES	Admin		\$127.78	\$0.00	\$127.78	\$127.78	\$6,231.55
1	HOUSEHOLD CREDIT SERVICES	Unsec	070	\$9,213.73	\$0.00	\$9,213.73	\$6,231.55	\$0.00
<< Totals >>				\$10,881.44	\$0.00	\$10,881.44	\$7,899.26	\$0.00

Proposed distribution is dependent on the Court's rulings on administrative expenses, contest of claims, and/or objections made to this proposed distribution.